

## Annual Report 2021

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*We love how PIPs not only encourages good personal and community-minded behaviors, but also helps young people stay in school, which is the key to their getting good jobs and paying it all forward as leaders in their community.*

Swami Durga Das  
Executive Director, RIVER FUND NY

Dear Friends,

2021 was a purposeful and productive year for PIPs Education Fund (PEF) and PIPs Rewards LLC (PIPs LLC), with one of our many high points being when we teamed up with our first Host Partner, the Queens, NY-based, poverty-fighting RIVER FUND, and onboarded our first 25 PIPs for School (P4S) Scholars. With P4S Scholars, we deploy our tech-enabled, action-study program to help low-income students overcome barriers to equity in education while learning the power of community engagement.

One of PIPs' goals is to instill in students a greater sense of personal responsibility and purpose. We've instituted regular feedback loops in order to learn from our students. So along with our continuous capturing of real-time behavioral data and analysis of impacts, we have much to report on changes in student awareness.

Here are highlights from the Annual Report 2021 with links to specific sections for more details:

- [It was our first full year as one nonprofit organization](#)
- [PIPs Rewards LLC received its third certification as a B Corp](#)
- [7,800 Colorado students joined in the PIPs for School \(P4S\) program, saving over half million pounds of carbon through their actions](#)
- [In a survey, CO students indicated the P4S program fostered engagement, motivated behavior change, and increased their sense of responsibility to the world around them](#)
- [Our P4S Scholars credit the program with making them more conscious of their power as change makers](#)
- [The PIPs App got a fresh, new look and improved features](#)
- [With increasing donor support, we positioned ourselves for growth in 2022](#)
- [We launched a monthly blog and a quarterly newsletter for thought leaders](#)

On behalf of PIPs' small but passionate staff, I wish to express our deepest thanks to our supporters. You are the fuel powering all PIPs programs.

With gratitude,

Wendy Gordon  
President  
PIPs Education Fund  
PIPs Rewards LLC

## It was our first full year as one nonprofit organization

Why is our being *one* nonprofit organization important? I'll give you a brief "PIP-Story." In 2016, the founding team at PIPs Rewards LLC introduced the PIPs Rewards™ App, an innovative action motivation and tracking platform that utilizes time-tested behavioral strategies (including a rewards currency called Positive Impact Points or PIPs) to continuously drive verifiable engagement in beneficial actions. Since Fall 2017, thousands of students at two large public universities in Colorado have been helping us to develop the app and PIPs for School (P4S), the action-study program that it powers.

In 2019, we founded a "sister" organization—a NY State 501(c)(3) organization called PIPs Education Fund (PEF)—whose mission is to bridge the education equity gap by turning student engagement in personal, community, and planetary action into funds for school. PEF worked alongside the LLC until July 2020, when the LLC and all its assets (the PIPs platform, the P4S programs, etc.) were transferred to PEF and became a wholly owned subsidiary of the nonprofit.



Boulder B-Cycle, an early PIPs Action Partner

**Nearly *half* of all college students drop out over unpaid debts of as little as \$1,000.**

This was a natural coming-together of "mission" (PEF) and "means" (PIPs' platform and programming). In 2021, with nearly *half* of all college students forced to drop out [over unpaid debts of as little as \\$1,000](#), PEF launched "P4S Scholars," bringing its unique program to those who need it most.

## PIPs Rewards LLC received its third certification as a B Corp

The B Corp Assessment continues to be the most rigorous, most sought-after certification of mission-driven, for-profit businesses. Since its last assessment, PIPs LLC legally became a part of the nonprofit PEF. Nevertheless, B Lab, the certifying body, allowed us to complete the assessment, and in early 2021, PIPs LLC was re-certified for the third time as a B Corp.



## 7,800 Colorado students participated in our PIPs for School (P4S) program, saving over half million pounds of carbon through their actions

The PIPs App was first introduced in 2017 to students at the University of Colorado Boulder (CU Boulder). The University of Colorado Colorado Springs (UCCS) joined us in Fall 2019. A total of 7800 Colorado students were engaged with the PIPs for School (P4S) program at the end of the 2020-21 academic year. Here's a snapshot of activity and impact at each school at the time:

UCCS		
KPIs	#	NOTES
Total Active Users	2,100	~ 12,000 undergraduates
Total Actions Taken	76,181	Includes walking, biking, riding the bus, refilling a water bottle, recycling, composting, dining in, attending campus events
Total Carbon Saved (Lbs.)	67,696	Includes: walking, biking, riding the bus, refilling a water bottle, recycling, composting, and dining in
Total Carbon Saved (Tree Equivalents)	1,539	A tree offsets ~44 lbs. of carbon in a year (Source: <a href="http://billiontrees.com">billiontrees.com</a> )
Total P4S Grants Awarded	\$18,211	Students had the option to convert their PIPs into grants for school or redeem them for gift cards
Total Value in Gift Cards Received	\$7,545	

CU BOULDER		
KPIs	#	NOTES
Total Active Users	5,689	~ 35,000 undergraduates
Total Actions Taken	236,400	Includes walking, biking, riding the bus, refilling a water bottle, recycling, composting, dining in, attending campus events, skill-building sessions
Total Carbon Saved (Lbs.)	494,299	Includes: walking, biking, riding the bus, refilling a water bottle, recycling, composting, and dining in
Total Carbon Saved (Tree Equivalents)	11,234	A tree offsets ~ 44 lbs. of carbon in a year (Source: <a href="http://billiontrees.com">billiontrees.com</a> )
Total P4S Grants Awarded	\$53,592	Students had the option to convert their PIPs into grants for school or redeem them for gift cards
Total Value in Gift Cards Received	\$55,740	

## In a survey, CO students indicated the P4S program fostered engagement, motivated behavior change, and increased their sense of responsibility to the world around them

550 PIPs users at CU Boulder were invited to complete a survey in October 2021. Users for the survey were carefully selected based on their activity: 1/3 had high rates of activity, 1/3 were average, and 1/3 had low activity rates. A healthy 40% responded, and over 60% of them said they'd been steadily engaging with PIPs for three or more semesters—a very strong level of engagement. Other responses related to engagement are summarized here (all responses are presented as a percentage of respondents):

### Engagement

60% said they engaged with PIPs App for 3 or more semesters.

59% said they recycled more than they had before using the PIPs App, while 38% said they recycled about as often.

75% said that when they first started using the PIPs App, engagement with the app became a goal.

73% said that over time, their will to continue engaging with the PIPs App either increased or stayed the same.

80% said that to keep themselves accountable, they consciously incorporated PIPs actions into their daily routine.

Students earn PIPs each time they complete an action. As the currency builds up, it can be exchanged for highly valued rewards, including [grants for school as of Spring 2019](#). When asked about how PIPs can be used, CU's survey respondents said the following:

### Use Activity

86% believe positively reinforcing habit change with scholarships helps students to set and reach personal goals.

82% had redeemed for one or more gift cards, with Whole Foods, Chipotle and REI being most popular.

It was particularly affirming to learn how the P4S program motivated and offered a framework for behavior change and fostered a greater appreciation of the power of

individual action. If we can instill in students a greater sense of personal responsibility, and that leadership attribute becomes central to who they are, that is how everyday engagement becomes meaningful.

## Behavior Change, Awareness

87% say PIPs has shown that it is easier to be eco-healthy than they'd thought, while 76% felt that PIPs gave them a framework for changing their habits.

87% say that their actions are more in line with their values since using the PIPs App.

78% believe engagement with PIPs made them more aware of the importance of their actions on the world around them.

## Our P4S Scholars credit the program with making them more conscious of the power they have as change makers

In June 2021, we onboarded our first 25 P4S Scholars in NYC. P4S Scholars is a targeted intervention exclusively for low-income students in secondary and post-secondary schools. The P4S Scholars program is implemented in partnership with a Host Partner, either an educational institution or a community-based nonprofit. Host Partners help to identify students eligible for enrollment in the program. RIVER FUND, the Queens-based, poverty-fighting organization, is the Host Partner for our first class of Scholars.

As with all P4S students, Scholars get custom access to the PIPs App which offers them multiple "touch points" through which personal responsibility is recognized and rewarded. In addition to PIPs' core actions—taking public transit, biking, walking, refilling one's water bottle, recycling, composting, and completing SEL modules—Scholars earn for actions that the Host Partner helps to implement, such



Communications & Marketing Manager Mikayla Zeitlin onboards our first "class" of P4S Scholars, RIVER FUND office, June 26, 2021

as meeting with a mentor or tutor, or completing a shift at work, an internship, a volunteer job, or a skills training session.

Besides limits on eligibility, Scholars can only use their points to unlock scholarship

grants to be used to pay school fees. They have 12 months to earn up to 100,000 PIPs—equal to \$1,000 in grants that are paid directly to their school accounts. They can renew for consecutive years, as long as they are enrolled in a college, university, or trade school.



It's a fundamental goal of the P4S Scholars program to bring forward in students' consciousness a sense of personal agency and an

appreciation that their actions matter. Toward this end, the more intimate, intensive program appears to be helping. As a Biology Major at The City College of New York observes, the P4S Scholars program may seem like "such a simple thing, 'Oh, if I do this, I'm going to get money.' But PIPs is about more. It's about developing and growing as a person. It's about being more open, being more aware that there are problems in the world and [that] we have the solution. We have the power to change things."

***PIPs is about being more aware that there are problem in the world...and that we have the power to change things.***

*Biology Major, City College of NY*

Of the 25 Scholars who started the program in June 2021, 23 are on track to complete the necessary actions to reach 100,000 PIPs and receive the \$1,000 grant for school. RIVER FUND is continuing the program, and many of the students who are not graduating in Spring 2022 plan to renew. We also plan to expand the program in 2022; for more on that, see below.

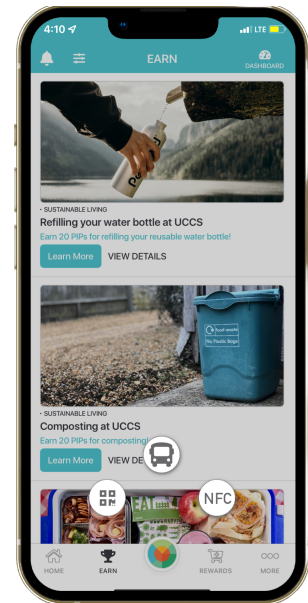


## 2021 brought a fresh, new look and improved features to the PIPs App

It took almost two years, but we did it. The PIPs App now boasts a cleaner, more intuitive design and a number of improved features, including:

- Cleaner Home Page
- Three Carbon Footprint Dashboards (one's own, one's community, and all PIPs users)
- Simplified top and bottom Navigation
- Updated Earn, Redeem, and Donate promo pages
- Improved Fitness Challenge
- Data science-based mobility tracking tool (verifies and rewards users for taking public transit)

This major push, plus a PIPs Rewards website renovation to be completed in 2022, will conclude a 2.5-year development effort.



## With increasing donor support, we positioned ourselves for growth in 2022

We are incredibly grateful for our donors. Their gifts to PEF power all of our programs. Though schools implementing the general P4S program cover the cost of the rewards students receive (the grants and gift cards) and pay a modest platform fee, the latter does not cover all PIPs costs. Donations subsidize these program services. As for the P4S Scholars program, it is supported entirely through charitable donations. The program costs \$1,500 per Scholar per year, which is broken down into two portions: \$1,000 that is held in escrow for the Scholar to be converted into grants as soon as they have earned at least 5,000 PIPs (the equivalent of \$50); and \$500 that covers implementation costs and is split between PEF and the local Host Partner.

With sufficient support, our plan is for the P4S Scholars program to be operational in four locations by July 2022 and in 10-15 locations by July 2023, with 10-25 Scholars per location. Similarly, we hope the general P4S program is operational at 4-6 campuses across the U.S. and engaging 10,000 - 20,000 students during the course of the 2022-23 academic year.

Donors receive quarterly newsletters with updates from the field, activity and impact reports, and profiles of P4S Scholars.

Please join in giving students the opportunity to achieve college success WHILE learning the power of individual action. [Donate to PIPs Education Fund today using this secure web page.](#)

## In closing

We hope you have found this to be a helpful report. If you are interested in learning more, we've provided here a selection of relevant materials. Or if you'd like to do more, please reach out to [theteam@pipsrewards.com](mailto:theteam@pipsrewards.com) and we can set up a time for a chat.

- [PIPs for School Slide Deck](#)
- [PIPs for School Scholars](#)
- [PIPs Education Fund Website](#)
- ["We Have the Power to Change Things"](#)
- [Students Credit PIPs for Increased Sense of Agency](#)
- [New Action-Study Program Turns "Doing Good" in One's Community into Grants for School](#)
- [Training an App to Know When You are Riding a Bus](#)
- [ThinkHuman Makes Binge-Watching TV Good for You](#)
- [Why Reward People for Doing Things They Should Be Doing Anyway?](#)